IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re PATENT APPLICATION of

Inventors:

Loren M. Jones et al.

Appln. No.:

09/811,344

Filed:

March 16, 2001

For:

CREDIT MANAGEMEN'I

Atty. Dkt.:

87809-269992

Group Art Unit: 2153 Examiner:

FLOW BETWEEN TWO NETWORKS

Unknown

Date: June 25, 2002

## INFORMATION DISCLOSURE STATEMENT

RECEIVED.

Asst. Commissioner for Patents Washington, D.C. 20231

JUL 0 9 2002

Sir:

Technology Center 2100

Enclosed herewith is Form PTO-1449 and the references cited therein. Each document listed thereon was cited in the International Search Report (also enclosed) which was mailed to Applicants by the International Searching Authority on May 31, 2002 for the PCT counterpart application. Please see the report for the degree of relevance (category) of each document and for the particular passages cited therefor.

This IDS is intended to be in full compliance with the rules, but should the Examiner find any part of its required content to have been omitted, prompt notice to that effect is earnestly solicited, along with additional time under Rule 97(f), to enable Applicant to comply fully.

Contingent Petition Under Rule 97(d): Should a Final Rejection or Notice of Allowance issue with a mailing date which precedes or is the same as the filing date of this IDS, please consider this a Petition under Rule 97(d), charge the petition fee to our Deposit Account No. 03-3975 under Order No. 87809-269992 and proceed to consider this IDS under Rule 97(d).

Consideration of the foregoing and enclosures, plus the return of a copy of the enclosed Form PTO-1449 with the Examiner's initials in the left column per MPEP 609 are earnestly solicited, along with an early action on the merits.

1600 Tysons Blvd. McLean, VA 22102 Tel. (650) 233-4777 Fax (650) 233-4545 Respectfully submitted, PILLSBURY WINTHROP LLP

Jakopan, Reg. No. 32

I certify that this paper is being deposited with the U.S. Postal Sen first class mail, with postage prepaid, in an envelope with postage prepaid, addressed to: Asst. Commissioner for Patents, Washington, D.C. 20231, on June 25, 2002.

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\*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.